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**Business in Branches of Nationalised Banks in Punjab, Jammu and Kashmir and Assam**

6071. SHRI C.P. MUDALA GIRIYAPPA:
SHRI CHINNASAMY SRINIVASAN:

Will the Minister of FINANCE be pleased to state:

(a) whether the business in a large number of branches of the nationalised banks in Punjab, Jammu and Kashmir and Assam has come down to a great extent;

(b) if so, the reasons therefor; and

(c) the steps taken to improve the business of the banks in these States?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b). The deposits and credit of public sector banks in Punjab, Jammu & Kashmir and Assam as on the last Fridays of December, 1989 and December, 1990 alongwith the all-India figures are given below:-

**STATEMENT**

*(Rs. in Crores)*

| *As at the end of* | *Deposits* | *% increase in deposit* | *Credit* | *C : D Ratio* |
|---|---|---|---|---|
| *1* | *2* | *3* | *4* | *5* |
| *Punjab* | | | | |
| Dec. 1988 | 7539 | — | 3094 | 41.0 |
| Dec. 1989 | 8226 | 9.10 % | 3659 | 44.4 |
| Dec. 1990 | 9376 | 13.98 % | 4082 | 43.6 |
| *Jammu & Kashmir* | | | | |
| Dec. 1988 | 715 | — | 229 | 32.0 |
| Dec. 1989 | 793 | 10.87 % | 258 | 32.5 |
| Dec. 1990 | 833 | 5.11 % | 267 | 32.0 |
| *Assam* | | | | |
| Dec. 1988 | 1483 | — | 794 | 53.5 |
| Dec. 1989 | 1639 | 10.50 % | 885 | 54.0 |
| Dec. 1990 | 1882 | 14.80 % | 976 | 51.8 |

| As at the end of | Deposits | % increase in deposit | Credit | C : D Ratio |
|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 |
| *All – India* | | | | |
| Dec. 1988 | 127069 | | 76204 | 59.9 |
| Dec. 1989 | 143276 | 12.5 % | 90035 | 62.8 |
| Dec. 1990 | 161943 | 13.02 % | 104536 | 64.6 |

It will be observed that although the deposits in the branches of the public sector banks functioning in Punjab, Jammu & Kashmir and Assam have increased, the rate of growth of deposits has marginally declined in Punjab and Assam whereas it has declined considerably in Jammu & Kashmir. The Credit-Deposit Ratio in these three States has also marginally decreased.

The decline in the rate of growth of deposits and business in respect of public sector banks in the above States in mainly due to the existing law and order problems.

(c) Commercial banks have been advised by RBI to extend certain concessions to customers/borrowers in the States of Punjab and Jammu & Kashmir envisaging, sanction on merit of additional limits, granting suitable relaxations in the terms and conditions of the sanction of advance including relaxations in the existing norms for inventories and receivables, consideration of liberal credit/letters of credit limits, permitting higher bill discounting limits to borrowers within the overall permissible bank finance, ensuring margins on bills not exceeding ordinarily 10%, etc. These concessions will remain in force upto 31st March, 1992.

**C.S.D. Canteens**

6072. SHRI C.P. MUDALAGIRIYAPPA: Will the Minister of DEFENCE be pleased to state:

(a) whether Jawans and Officers of other ranks are not able to get proper items from C.S.D. Canteens;

(b) if so, the reasons therefor;

(c) the steps proposed to be taken by the Government to broad-base the existing management system in canteen stores dept;

(d) whether the Government propose to induct professional management experts from outside into this organisation;

(e) if so, the details thereof; and

(f) if not, the reasons therefor?

THE MINISTER OF DEFENCE (SHRI SHARAD PAWAR): (a) and (b). All items procured by CSD are made available through the Unit Run Canteens to all entitled personnel, irrespective of rank or any other distinction. All popularly demanded items are made available.

(c) to (f). The C.S.D. is manned by efficient and professionally qualified personnel, recruited through the UPSC. In order to keep the personnel abreast with the latest managerial techniques, they are periodically deputed to undergo professional management training courses and programmes.

Professional Consultants are also engaged, from time to time, to suggest measures to tackle specific problems. The recommendations of such Consultants are implemented with the approval of the Executive committee/Board of Control, Canteen Services.

**Pending S.L.Ps on Service Matters in Supreme Court**

6073. SHRI RAJNATH SONKER SHASTRI: Will the Minister of LAW, JUSTICE AND COMPANY AFFAIRS be pleased to state:

(a) the number of the Special Leave Petitions on service matters pending in the Supreme Court; and

(b) the steps taken by the Government to get these Special Leave Petitions expedited?